

WHAT GAGE SAID.

PROPHESIED IN 1891 THE PREDICAMENT OF OUR TREASURY DEPARTMENT IN 1893.

His Often Quoted Address of 1894—Important as Outlining the Present Views of the Secretary of the Treasury—Importance of Credits—Real Money Versus Promises to Pay—Makeshift Legislation—Summary of Defects of Our Currency System.

The new secretary of the treasury, Lyman J. Gage, is not a novice either in the theory or practice of financial affairs. Long before most bankers and business men were greatly concerned about our national finances he saw danger ahead and prophesied what would—and what did—happen, unless certain changes were made in our unscientific and unsound financial system.

On Feb. 19, 1891, Mr. Gage read a paper before the Sunset club in Chicago. After explaining how silver and gold money had evolved "by the free play of human choice, ending in consensus of action, and never by conventional agreements made in advance," he discussed our own monetary conditions. He pointed out how the United States, by accepting both metals and by allowing its creditors to choose either, kept together the two metals, whose values were diverging rapidly. To the question, "Can not the government continue this policy indefinitely and thus 'forever' preserve a higher value to the silver coin than its equivalent in silver bullion?" he replied that it could not. "The proportion of silver payments to the government," he said, "will steadily increase until the treasury department will be obliged to either pay in silver or buy gold in exchange for it. With free coinage of silver," he added, "this result will be the sooner reached." Nothing could be clearer or sounder than this. It is precisely what happened.

In the autumn of 1894 he took part in an elaborate discussion of the money question at the Commercial club of Chicago. His address at this meeting is often referred to and is now of much interest, since it contains what he says are still substantially his ideas in regard to currency reform. We quote below the greater part of this address:

"In speaking upon the subject of our money system one must be aware that in whatever he may say he will excite the hostile criticism and draw forth bitter invective from some one or more of the various factions who are seeking to establish on new and experimental foundations our much disturbed financial structure.

"Through our heterogeneous system the public mind has seemingly lost the power to discriminate between real things and the shadows or signs of things. It is necessary that disguises be pulled aside and that real facts appear.

"There is, in truth, only one real money—viz, metallic coin. It may be composed of gold or silver. It might be of something else, but it is not. Greenbacks, treasury notes and national bank notes are but promises to pay. In the nature of things they can be nothing more. They pass as money, perform the functions of money, often more conveniently than money itself. Because of this confusion comes, and we are led astray. Seeing that the greenback is uttered by the government; that it has, by the legal tender quality imparted to it, the power to pay debts, and that it circulates with all the power of money, discrimination ceases—we call it money—and the idea that government can create money by its sanction or fiat becomes rooted in the mind. The distinctions just pointed out are, however, fundamental distinctions. They should be taught in the schools. They are simple, easy to be understood even by a child.

"We admit that on many occasions paper money, whether greenbacks, treasury notes or national bank notes, is more to be desired than gold. Yet more to be desired than either, as proved by the daily conduct of men, is a credit balance in a solvent bank. For, to secure this better form of good, people voluntarily give to the banker these promises to pay—yes, even gold itself—for a credit to an equal sum upon his books. With an entry upon their passbook as evidence of the transaction they claim to have 'money in the bank.' In popular language, the claim is well enough, but, correctly speaking, it is positively untrue. They have parted with their money, if money they had. It belongs to the banker; it is no longer theirs.

"The consideration they have received is an agreement from the banker to meet their requisitions upon him from time to time. If the banker is faithful to his obligations they have made no bad bargain, for all these things—greenbacks, treasury notes, national bank notes and, to use the popular language, money in bank—are in their nature and essence one—viz, they are forms of credit. Their value, each and all alike, lies in the ability of the owner to convert them at last into the only real form of money now existent—metallic coin. And to push the question a little farther, the only value of the metallic coin lies, not in the coin as a coin, but in the power of the metal coin contains to exchange for other things.

"It should here be noted that while our silver dollar is real money its power to exchange for other things is more than doubled by another and artificial value imparted to it through the law, which gives it power equal to the dollar in gold to pay customs dues. Having an equal value in this direction, the quantity being limited, it has equal value in all directions, but the difference between the metallic value of the silver dollar and this arbitrary value lies in the realm of credit. What I have so far said lies at the foundation of the subject and must be first understood.

"We have now current in the United States available in the purchase and sale of commodities and for the payment of labor services the following agencies:

"First, gold coin, silver coin—real money.

"Next, greenbacks, treasury notes, national bank notes and bank checks. The last four to be classified together as forms of credit.

"Their respective legal relationships to real money, however, are not alike. The national bank note and the bank check may both be satisfied by the tender of greenbacks or treasury notes, while the last two are redeemed only in coin or in payment of public dues.

"In passing it may be well to note the relative use of these various agencies in the practical operations of commerce and trade. No better place to determine this can be found than the counter of a bank, and the following statement of the amount of each received by a bank in this city on a recent day will indicate their relative importance in that direction:

Gold coin	\$9,885
Silver coin	15,320
Gold certificates	4,045
Silver certificates	98,120
Legal tender notes and greenbacks	82,172
Treasury notes	25,496
National bank notes	94,353
Total cash	\$299,816
Checks, drafts, bills of exchange	\$5,388,945

"Percentage of cash to total credits, 5 per cent.

"The lesson to be drawn from these figures is this:

"Much the larger part of all our commercial exchanges are carried on by bank checks or other instruments of private credit. These instruments all relate to a certain form of money, in place of which they for the moment stand. If uncertainty intervenes as to what this related thing—this money—is, or is to be, distrust and confusion enter in. The mighty agency of personal credit is shaken. Commercial exchanges fall off, trade languishes and industry declines.

"The greenback was issued to pay debts, not to acquire value, or, if value was received, such value was either consumed or converted into value not available in the market. The greenback paid soldiers and government employees; it bought powder and munitions of war. The existence of a greenback is the evidence of a debt not paid. It is a lien upon the future.

"A national bank note, on the contrary, is the evidence of some existing value which lies somewhere as collateral for its redemption. To transfer such values is the only ordinary and proper occasion which calls for their issue. The volume in which they will appear marks the rise in prices or an increasing quantity of existing things. Like the bank check, they will be in active service when trade and commerce are active. Thus they enjoy the principle of elasticity, wholly lacking in any possible form of direct government issue. The method of their retirement is wholly different and subjects the trade and commerce of the country to less dangerous strain.

"There is no reason why the government should act as warehouseman for either gold or silver. Such a function is outside its proper limit of action. But we are faced by the condition, and it is the bete noire of the treasury. The enormous amount of \$500,000,000 of silver, represented by \$338,000,000 in silver certificates, added to the \$150,000,000 purchased by the government under the Sherman act, constitutes a standing menace to every business interest.

"Our whole monetary system is the resultant of makeshift legislation and unsound compromises. It is time that reform began. I do not assume to offer more final remedies. In my own opinion the greenbacks should be permanently retired. The silver purchased under the Sherman act should be gradually sold and the treasury notes redeemed and canceled. Some well guarded system of bank note circulation, broader and more elastic than the present national bank act provides, should be inaugurated. Such bank notes should be redeemable at a central place and be redeemable in gold only.

"To sum up, the defects of our present currency system are: 1. A confusing heterogeneity which needs simplification. 2. The greenback contravenes the principle of paper money—viz, that every note injected into the commercial system should represent an existing commercial value. 3. The treasury note is a standing evidence of a foolish operation, the creation of a debt for the purchase on a falling market of a commodity for which the purchaser has no use—it lies open to the just charge of being both idiotic and immoral. 4. The national bank note nearly conforms to the true principle of paper money, but the unreasonable requirements for security paralyze its efficiency and operate to destroy its elasticity. 5. The silver certificate encourages the use of silver to a larger extent than consists with the safe preservation of that metal on a parity with gold.

"Would a national commission help to promote reform? There is reason to hope that it would be of great service in that direction. Such a commission, if rightly selected, would throw a flood of light upon these involved questions. The information it might gather would be of immense value to all our people and would guide us to wise legislation.

"Emotion and sentiment are not safe guides in matters of science. A clear apprehension of true principles will lead to correct action."

Tom Watson Accepts the Verdict.

In a letter printed in the New York World of March 9 Thomas E. Watson, ex-candidate for vice president, says:

If there was any clear meaning in the verdict of last November, it was that there should be no free and unlimited coinage of silver at the old ratio of 16 to 1.

Condensed Japanese History.

The Japanese government has adopted the gold standard. The Japs are the most progressive people of the east. All progressive nations are on the gold basis.—Pomeroy (O.) Leader.

Woman's Own Suffering.

The Trials and Tribulations of a Bat Creek Citizen—How He Comes to Tell This Story.

(From the Battle Creek Moon.)

Among the moulders at the works of the Michigan foundry company may be found Mr. Amos Mearns, who has lived in Battle Creek for over ten years, is honored and respected by all who know him; such is the man who makes this statement, he says: "I have had kidney trouble for years, and it has made my life miserable. The heavy lifting, necessary in my business, made me worse. I have been compelled to lie in bed in a helpless condition for as long as nine days at a time; the greatest pain was from my back, which sometimes felt as though a hayfork was being run through me in the region of my kidneys; many citizens of Battle Creek knew how bad I was. I could not move without the greatest caution, for as soon as I attempted to stoop over, bend to one side, or even turn in bed, the pain was simply unbearable. I wore porous plaster constantly for the little temporary relief they brought me. Whenever I caught the slightest cold it went straight to my kidneys and made me worse. I was advised to try Doan's Kidney Pills, and got some. I have taken in all four boxes of them, and I now feel active as ever. A few months ago I would have ridiculed the idea of being cured so quickly, and being able to work as I can now. All the long-standing pains are gone, and the former traces of kidney disorders found in my urine have disappeared. I have recommended Doan's Kidney Pills to many friends who were troubled as I was, and in every case I have learned that the cure was as efficacious as mine. Doan's Kidney Pills would be cheap to me at almost any price."

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Dated September 8, A. D. 1892.
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Wm. H. Mason, Att'y for Mortgagee.

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Attorney for Mortgagee.

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THE TRUSTEES OF MOUNTAIN HOME CEMETERY,
Bourne & Adams, Kalamazoo, Mich.,
Attorneys for Mortgagee.

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The Trials and Tribulations of a Bat Creek Citizen—How He Comes to Tell This Story.

(From the Battle Creek Moon.)

Among the moulders at the works of the Michigan foundry company may be found Mr. Amos Mearns, who has lived in Battle Creek for over ten years, is honored and respected by all who know him; such is the man who makes this statement, he says: "I have had kidney trouble for years, and it has made my life miserable. The heavy lifting, necessary in my business, made me worse. I have been compelled to lie in bed in a helpless condition for as long as nine days at a time; the greatest pain was from my back, which sometimes felt as though a hayfork was being run through me in the region of my kidneys; many citizens of Battle Creek knew how bad I was. I could not move without the greatest caution, for as soon as I attempted to stoop over, bend to one side, or even turn in bed, the pain was simply unbearable. I wore porous plaster constantly for the little temporary relief they brought me. Whenever I caught the slightest cold it went straight to my kidneys and made me worse. I was advised to try Doan's Kidney Pills, and got some. I have taken in all four boxes of them, and I now feel active as ever. A few months ago I would have ridiculed the idea of being cured so quickly, and being able to work as I can now. All the long-standing pains are gone, and the former traces of kidney disorders found in my urine have disappeared. I have recommended Doan's Kidney Pills to many friends who were troubled as I was, and in every case I have learned that the cure was as efficacious as mine. Doan's Kidney Pills would be cheap to me at almost any price."

For sale by all dealers, price 50 cents. Foster-Milburn Co., Buffalo, N. Y., sole agents for the U. S. Remember the name, Doan's, and take no other.

LEGAL NOTICES.

MORTGAGE SALE.—Whereas, default has been made in the conditions of a certain mortgage bearing date the 15th day of March, A. D. 1892, made and executed by George W. Pomeroy and Martha J. Pomeroy, his wife, of Van Buren county, Michigan, in favor of John A. Heckert, executor of last will and testament of Pomeroy, deceased, of Kalamazoo, Michigan, which said mortgage was recorded in the office of the register of deeds of Van Buren county, state of Michigan, on the 23d day of October, A. D. 1892, in book 39 of mortgages on page 138, on which mortgage there is now due and unpaid the sum of one hundred and fifty-three and 89-100 dollars, and no suit or proceedings at law or in equity having been instituted to recover the same, and the premises described in said mortgage or any part thereof, are hereby given notice that on Thursday, the 15th day of November, A. D. 1892, at one o'clock in the afternoon, at the front door of the court house, in the village of Paw Paw, Van Buren county, state of Michigan, (that being the place of holding the circuit court for said county of Van Buren), by virtue of the power of sale contained in said mortgage, and in pursuance of the statute in such case made and provided, there will be sold at public auction to the highest bidder the premises described in said mortgage or any part thereof, to wit: The north-east quarter of the north-west quarter of section twenty-two (22) in township two (2) south of range fourteen (14) west, in Van Buren county, state of Michigan.

Dated September 8, A. D. 1892.
JOHN A. HECKERT,
Executor of Mortgage.
Wm. H. Mason, Att'y for Mortgagee.

MORTGAGE SALE.—Whereas, default has been made in the conditions of a certain mortgage bearing date the 15th day of March, A. D. 1892, made and executed by George W. Pomeroy and Martha J. Pomeroy, his wife, of Van Buren county, Michigan, in favor of John A. Heckert, executor of last will and testament of Pomeroy, deceased, of Kalamazoo, Michigan, which said mortgage was recorded in the office of the register of deeds of Van Buren county, state of Michigan, on the 23d day of October, A. D. 1892, in book 39 of mortgages on page 138, on which mortgage there is now due and unpaid the sum of one hundred and fifty-three and 89-100 dollars, and no suit or proceedings at law or in equity having been instituted to recover the same, and the premises described in said mortgage or any part thereof, are hereby given notice that on Thursday, the 15th day of November, A. D. 1892, at one o'clock in the afternoon, at the front door of the court house, in the village of Paw Paw, Van Buren county, state of Michigan, (that being the place of holding the circuit court for said county of Van Buren), by virtue of the power of sale contained in said mortgage, and in pursuance of the statute in such case made and provided, there will be sold at public auction to the highest bidder the premises described in said mortgage or any part thereof, to wit: The north-east quarter of the north-west quarter of section twenty-two (22) in township two (2) south of range fourteen (14) west, in Van Buren county, state of Michigan.

Dated September 25, 1892.
FRANCIS W. SELLICK,
Attorney for Mortgagee.

MORTGAGE SALE.—Whereas, default has been made in the conditions of a certain mortgage bearing date the 15th day of March, A. D. 1892, made and executed by George W. Pomeroy and Martha J. Pomeroy, his wife, of Van Buren county, Michigan, in favor of John A. Heckert, executor of last will and testament of Pomeroy, deceased, of Kalamazoo, Michigan, which said mortgage was recorded in the office of the register of deeds of Van Buren county, state of Michigan, on the 23d day of October, A. D. 1892, in book 39 of mortgages on page 138, on which mortgage there is now due and unpaid the sum of one hundred and fifty-three and 89-100 dollars, and no suit or proceedings at law or in equity having been instituted to recover the same, and the premises described in said mortgage or any part thereof, are hereby given notice that on Thursday, the 15th day of November, A. D. 1892, at one o'clock in the afternoon, at the front door of the court house, in the village of Paw Paw, Van Buren county, state of Michigan, (that being the place of holding the circuit court for said county of Van Buren), by virtue of the power of sale contained in said mortgage, and in pursuance of the statute in such case made and provided, there will be sold at public auction to the highest bidder the premises described in said mortgage or any part thereof, to wit: The north-east quarter of the north-west quarter of section twenty-two (22) in township two (2) south of range fourteen (14) west, in Van Buren county, state of Michigan.

Dated August 17, 1892.
BENJAMIN F. HECKERT,
Attorney for Mortgagee.

PISO'S CURE FOR
CURES WHERE ALL ELSE FAILS.
Best Cough Syrup. Good Use
in Time. Sold by druggists.
CONSUMPTION